

# BAYLOR Business Office FAQ: 2026-27

## When should I expect my enrollment contract?

When should I expect my enrollment contract? New students may elect to apply for early decision. Contracts will go out:

### NEW CONTRACTS

Day Early Decision: **January 17, 2026**

Boarding Early Decision: **February 6, 2026**

Day Decisions: **February 28, 2026**

Boarding Decisions: **March 10, 2026**

### RE-ENROLLMENT CONTRACTS

All Current Students, Day and Boarding: **February 13, 2026.**

Returning students contracts may be held for the following reasons – academic hold, financial hold, or financial aid hold. Financial holds occur when a family is past due on their current tuition or incidental payments.

There are occasions when contracts are signed after the typical enrollment period. Since payment plans start in April, families who contract late will have to catch up on the payment plan once they sign their contract and enroll in FACTS. Additionally, students may not participate in summer athletic practices until they have signed their contract and caught up on the payment plan.

## How much is the enrollment deposit?

A deposit is required to be paid to be considered enrolled for the upcoming school year. Enrollment deposits are non-refundable. Contracted families may change their mind and withdraw by **June 5** and only forfeit their deposit. **After June 5**, the entire contract amount will be required. Deposits are 11% of net tuition (tuition less financial aid award x 11%). The deposit is paid through FACTS Tuition Management, when signing up for a payment plan. Our international families will receive an invoice from FACTS, but have the option of paying through FACTS, linking to Flywire, or sending the School a wire. For wiring instructions, please reach out to Brandye Polisky, our Student Billing Professional (*contact information provided below*).

## What payment options are available?

The School offers two payments plans:

1. a 7-month plan running April through October for \$75.
2. a 10-month plan running April through January for \$150. Families may also elect to pay in full before June 5.

*(Baylor School does not consider these plans applicable to the Truth and Lenders Act (TLA). However, once you register with FACTS for the payment plan, you will receive a TLA disclosure.)*

## How do I pay tuition?

Baylor partners with FACTS Management Company for processing tuition and incidental charges. Domestic families can pay their bill with an American bank account for no charge or debit/credit card for a 2.95% fee. FACTS accepts Visa, Mastercard, Discover, American Express, Diners Club, JCB, and UnionPay. FACTS does not accept all international credit cards. Additionally, international families will have the option in FACTS to link over to Flywire, which offers more international payment options. International families may choose to wire the School payments.

## When do I pay incidental fees?

Incidental charges include health center fees, bookstore charges, student activity fees, etc. Prior month charges are uploaded around

the 10th of the month and the family has two weeks to pay. FACTS will automatically charge the payment method used to pay tuition, unless the parent manually makes a payment method change in FACTS.

When incidental fees are added to your FACTS account, you will receive an email notification from FACTS. At the top of the email, you will see a summary of the monthly charges, if you scroll down, a detailed invoice is provided. Additionally, when you log into FACTS, you may always view details of the charges by clicking on the magnify glass icon.

## Can I use 529 funds to pay for tuition?

Absolutely! IRS limits 529 funds usage to \$20,000 per year.

## What if my family receives the Tennessee Educational Freedom Scholarship (EFS) Award?

Baylor will adjust your payment plan in FACTS once the State notifies Baylor that that your student has received a 2026/27 award. If the award results in an overpayment, you will receive a refund check only after Baylor has received the State funding. The School will reimburse the paying parent in FACTS.

## What happens if my account is past due?

The School is committed to working with families whenever a financial hardship occurs. Please be proactive in reaching out as soon as you know there may be an issue. FACTS charges a returned payment fee of \$30. If a payment is rejected or returned, FACTS will continue to make attempts to draft the amount. Charging privileges may be revoked for any account that is past due.

Baylor participates in TSSAA sports, which requires that all students with tuition more than 60 days in arrears are ineligible for playing varsity sports. It is the School's policy to apply this same requirement to all extracurricular activities.

Seniors must be paid in full before graduation. Official transcripts will not be released until all accounts are fully paid.

## What limits can I put on my student's incidental spending?

Each student is provided with a student ID, referred to as a "Tiger Swipe," during their first week on campus. On the enrollment checklist, parent's may authorize for their student to use their Tiger Swipe for on campus charging and set up a monthly limit. This limit only applies to extra dining options – breakfast and dinner in the dining hall for day students; vending machines; and Miss Kitty's snack bar. The limit does not roll over and your account is only charged if the student makes a purchase. If you need to adjust the limit during the year, please reach out Brandye Polisky.

There is not a way to limit amounts spent in the bookstore; optional student activities; required course fees, etc. Please speak with your student about appropriate spending for your family. If this becomes a problem, please reach out to Brandye Polisky.

## What is tuition insurance?

Families may elect to purchase tuition refund insurance on their enrollment contract. The rate for 2025-26 is 1.7% of net tuition. The policy will return half of the unused tuition. The student must start school on campus and remain enrolled for at least two weeks. The insurance premium will be billed to the families in July, prior to the start of school. Baylor may require insurance for students who are on final warning. For more detailed information, please visit the insurance website.

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**For more information, please reach out to the Business Office team anytime. We are located on the first floor of Hunter Hall.**

**Brandye Polisky**, Student Billing Professional

BPolisky@BaylorSchool.org or (423)267-8506, ext. 301

**Bill Murdock**, Director of Financial Aid

BMurdock@BaylorSchool.org or (423)267-8506, ext. 270

**Sarah Ross**, Controller

SRoss@BaylorSchool.org or (423)267-8506, ext. 228

**Dallas Joseph**, CFO

DJoseph@BaylorSchool.org or (423)267-8506, ext. 259

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